

UNITED STATES BANKRUPTCY COURT FOR THE
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

WILLIAMS, Christopher James,
Debtor.

Bankr. No. 22-11289

WILLIAMS, Christopher James,
Plaintiff,
v.

Adv. Proc. No. 22-01062-TWD

UNITED STATES' ANSWER TO
COMPLAINT

UNITED STATES OF AMERICA ACTING
THROUGH THE U.S. DEPARTMENT OF
EDUCATION and MOHELA,
Defendants.

The United States, on behalf of its agency, the U.S. Department of Education (Education), answers the Complaint to Determine Dischargeability of Student Loans (Complaint) filed by Christopher James Williams (Plaintiff), [Docket No. 1]. The numbered paragraphs below correspond to the numbered paragraphs of the Complaint. This Answer omits the Complaint's headings, which do not contain factual allegations that require a response.

1. Admit. The allegations regarding jurisdiction are legal conclusions, which require no

response. Nonetheless, Education admits that this is a core proceeding under 28 U.S.C. §157(b) and that the Court has jurisdiction under 28 U.S.C. § 1334.

2. Admit.

3. Admit.

4. Admit.

5. Paragraph five consists of purely legal conclusions that do not require a response.

6. Admit.

7. The first sentence of Paragraph 7 contains only the Plaintiff's "belie[fs]" and legal conclusions, which do not require a response. Education admits that Plaintiff's student loan debt owed to Education is presently \$238,680.00.

8. Admit that on November 17, 2022, the Department of Justice issued internal guidance regarding student loan discharge proceedings. Otherwise, Paragraph 8 contains only Plaintiff's request for relief or action by Defendants, which does not require a response.

9. Paragraph 9 contains only Plaintiff's request to receive certain information from Defendants, which does not require a response.

10. Education lacks knowledge or information sufficient to form a belief about the truth of the allegations of this paragraph and therefore denies them.

11. Paragraph 11 contains only Plaintiff's request that Defendants enter a stipulation as to certain legal conclusions, which does not require a response.

Education denies all allegations contained in the Complaint that it has not specifically admitted above Plaintiff's Request for Relief does not contain factual allegations that require a response.

Education denies that Plaintiff is entitled to the relief Plaintiff seeks.

1 WHEREFORE, Education prays for relief as follows:

2 1. That the Court determine that Plaintiff's student loan debt is not dischargeable
3 and dismiss the Complaint with prejudice;

4 2. That the United States recover its reasonable attorney's fees and costs; and

5 3. That the Court grant the United States any other relief it deems just and
6 proper.
7

8 Respectfully submitted this 13th day of January 2023.

9
10 NICHOLAS W. BROWN
United States Attorney

11 /s/ Kyle A. Forsyth

12 KYLE A. FORSYTH, WSBA #34609

13 Assistant United States Attorney

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It is further certified that on this date, I electronically filed the foregoing document with the Clerk of the Court using the CM/ECF system, which will send notification of such filing to the following CM/ECF participant(s):

I further certify that on this date, I mailed by United States Postal Service the foregoing document to the following non-CM/ECF participant(s), addressed as follows:

DATED this 13th day of January 2023.

/s/ Crissy Leininger
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